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EXAMINER

HAYES, J

ART UNIT

PAPER NUMBER

2162

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10

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

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Office Action Summary

Application No.

09/188,827

Applicant(s)

REGAN, JOHN FRANCIS

Examiner

John W Hayes

Art Unit

2161

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

- 1) ☒ Responsive to communication(s) filed on 03 August 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-64 is/are pending in the application.
- 4a) Of the above claim(s) 9 and 11 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8, 10, 12-64 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- 11) ☒ The proposed drawing correction filed on 03 August 2000 is: a) ☒ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some * c) ☐ None of the CERTIFIED copies of the priority documents have been:
1. ☐ received.
2. ☐ received in Application No. (Series Code / Serial Number) _____.
3. ☐ received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. & 119(e).

Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 9.
- 18) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other:

DETAILED ACTION

Response to Arguments

1. With respect to claims 1 and 13, applicant's arguments filed 03 August 2000 have been fully considered but they are not persuasive. Applicant asserts that the reference to Alei does not teach a system providing automated coordination with multiple service providers in which the transaction information in the central repository may be updated by any external service providers. Applicant recognizes that Alei discloses a "seamless electronic link between internal collection activities and external vendors", however, asserts that Alei does not specifically disclose that the external vendors are updating the central repository or database since Alei discloses that data is being imported from off-site locations to the database in a cut and past environment and that this is clearly being handled by a local collection clerk. Examiner respectfully disagrees since Alei does not specifically state that a in-house collection clerk is the actual person importing the data. Examiner takes Official Notice that it is old and well known in the art that various methods could be used to import data to a central database from a remote location and it would have been obvious to one of ordinary skill in the art to allow an individual at a remote location to access the central database for the purpose of updating the information. The rejection of claims 1 and 13 have been updated below based on the Examiner's views.
2. The allowability of claims 4-6 and 23 indicated in the previous Office Action has been withdrawn in view of a new reference to Ocwen Financial Corporation, "Ocwen Financial Corporation Forms Technology Subsidiary to Provide Software to Mortgage and Real Estate Industries".
3. Examiner notes that claims 1-8, 10, 12, 29-34, 24-26, 55-58, 61-63 have been rejected based upon 35 U.S.C 101 since the method steps could be interpreted as not being in the technological arts since it appears that they could be implemented without using a computerized device or apparatus.
4. The rejection of the newly added claims 24-64 based on various references is also included below

Drawings

5. The corrected or substitute drawings were received on 03 August 2000. These proposed drawing corrections are approved.
6. The drawings filed on 9 November 1998 are subject to correction of the informalities indicated on the "Notice of Draftperson's Patent Drawing Review," PTO-948 forwarded as part of paper number three. In order to avoid abandonment of this application, correction is required.
7. Applicant is required to submit a proposed drawing correction in reply to this Office action. However, formal correction of the noted defect can be deferred until the application is allowed by the examiner.

Claim Rejections - 35 USC § 101

8. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

9. Claims 1-8, 10, 12, 29-34, 24-26, 55-58 and 61-63 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

The claims, as presently claimed and best understood were considered in light of the new "Examination Guidelines for Computer-Related Inventions" and were found to be non-statutory. Discussion of the analysis of the claims under the guidelines follows.

With regard to claims 1-8, 10, 12, 29-34, 24-26, 55-58 and 61-63, the specification has been reviewed to see if the disclosed invention is in the technological arts and that it has a practical use in the art. The review shows that the invention appears to be a series of steps performed on a computer or system, however, claims 1-8, 10, 12, 29-34, 24-26, 55-58 and 61-63 fail to recite/define a series of steps performed on a computer or system. Thus, the claims are not directed to an invention within the technological arts and are deemed to be non-statutory. Furthermore, while claims 13, 27, 59, 60 and 64 recite apparatus, claims 1-8, 10, 12, 29-34, 24-26, 55-58 and 61-63 do not. In view of the recitation of apparatus in claims 13, 27, 59, 60 and 64, it is clear that claims 1-8, 10, 12, 29-34, 24-26, 55-58 and 61-

Art Unit: 2161

63 are intended to be directed to the abstract method apart from the apparatus for performing the method. Therefore, the claims are non-statutory because they are directed solely to an abstract idea without practical application in the technological arts.

Claim Rejections - 35 USC § 102

10. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

11. Claims 27 and 59 are rejected under 35 U.S.C. 102(e) as being anticipated by *Aleia et al*, U.S. Patent No. 5,991,733.

As per claim 27, *Aleia et al* discloses a transaction processing system comprising a general purpose computer including a memory, CPU and an input/output device (Col. 6, lines 11-23), a data repository coupled to the computer (Col. 6, lines 24-39 and Col. 7, lines 41-51), wherein the memory of the computer includes computer executable means (Col. 7, lines 6-17) to receive transaction information for a transaction and store the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52), indicate a default condition for the transaction (Col. 7, lines 45-51 and Col. 10, lines 3-12), initiate a recovery process for the transaction involving services by be provided by multiple service providers (Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3), receive reporting information from the multiple service providers electronically over a network (Col. 7, lines 18-31; Col. 12, lines 40-55) and providing predetermined business reports generated as a function of the transaction information stored in the data repository (Col. 12, lines 40-54).

As per claim 59, *Aleia et al* discloses a transaction processing system comprising a general purpose computer including a memory, CPU and an input/output device (Col. 6, lines 11-23), a data repository coupled to the computer (Col. 6, lines 24-39 and Col. 7, lines 41-51), wherein the memory of the computer includes computer executable means (Col. 7, lines 6-17) to receive transaction information

Art Unit: 2161

for a host of financial transactions each of which entails obligations and store the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52) and communicate, upon occurrence of a default for a specific transaction, all information contained in the repository related to the transaction and is relevant to the default and the services to be provided by the service provider (Col. 6 line 57-Col. 7 line 5; Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3).

Claim Rejections - 35 USC § 103

12. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

13. Claims 1, 13-15, 21, 23, 33, 42, 54-55, 57, 61 and 64 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Aleia et al*, U.S. Patent No. 5,991,733.

As per claims 1, 55, 57 and 61, *Aleia et al* discloses a method for transaction processing comprising the steps of receiving transaction information for a transaction and storing the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52), indicating a default condition for the transaction (Col. 7, lines 45-51 and Col. 10, lines 3-12), initiating a recovery process for the transaction (Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3) and providing automated coordination of the recovery process using transaction information stored in the central repository. Furthermore, *Aleia* discloses tailoring and directing the specific actions to be taken by external resources, through the seamless electronic link which provides a dynamic response between internal and external resources through electronic communication and data transfer (Col. 7, lines 22-28) and the capability to import data from off-site locations to the present system database in a cut and paste environment (Col. 12, lines 47-52 and Col. 13, lines 34-35). Although *Aleia et al* does not specifically state that the external resource is

Art Unit: 2161

updating the information in the central repository, the Examiner takes Official Notice that it is old and well known in the art that various methods could be used to import data to a central database from a remote location and it would have been obvious to one of ordinary skill in the art to allow an individual at a remote location to access the central database for the purpose of updating the information. The motivation for allowing an individual at a remote location to access and update the information in a local repository is provided by Aleia by indicating the present inventions usefulness is optimizing the actions of vendors, collection agencies and counsel through the seamless electronic link between internal and external resources through electronic communication and data transfer.

As per claim 13, *Aleia et al* discloses a transaction processing system comprising a general purpose computer including a memory, CPU and an input/output device (Col. 6, lines 11-23), a data repository coupled to the computer (Col. 6, lines 24-39 and Col. 7, lines 41-51), wherein the memory of the computer includes computer executable means (Col. 7, lines 6-17) to receive transaction information for a transaction and store the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52), indicate a default condition for the transaction (Col. 7, lines 45-51 and Col. 10, lines 3-12), initiate a recovery process for the transaction involving services by be provided by multiple service providers (Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3), receive reporting information from the multiple service providers electronically over a network (Col. 7, lines 18-31; Col. 12, lines 40-55) and provide automated coordination of the recovery process by coordinating communications with the multiple service providers in response to information stored in the central repository. Furthermore, *Aleia et al* disclose tailoring and directing the specific actions to be taken by external resources, through the seamless electronic link which provides a dynamic response between internal and external resources though electronic communication and data transfer (Col. 7, lines 22-28) and the capability to import data from off-site locations to the present system database in a cut and paste environment (Col. 12, lines 47-52 and Col. 13, lines 34-35). Although *Aleia et al* does not specifically state that the external resource is updating the information in the central repository, the Examiner takes Official Notice that it is old and well known in the art that various methods could be used to import data to a central database from a remote

Art Unit: 2161

location and it would have been obvious to one of ordinary skill in the art to allow an individual at a remote location to access the central database for the purpose of updating the information. The motivation for allowing an individual at a remote location to access and update the information in a local repository is provided by *Aleia et al* by indicating the present inventions usefulness is optimizing the actions of vendors, collection agencies and counsel through the seamless electronic link between internal and external resources through electronic communication and data transfer.

As per claims 14-15 and 42, *Aleia et al* further discloses wherein the communication network includes and LAN as well as fax/modem devices for receiving electronic data transfers from outside sources and that the access is through telecommunications networks such as telephone networks. *Aleia et al*, however, fails to specifically disclose wherein the communication network includes an Internet connection. However, Examiner takes Official Notice that it would have been obvious to one of ordinary skill in the art to utilize an Internet connection or proprietary connections through the telephone network as described above to connect lending or insuring parties with collection agents since it is well known in the art that Internet connections are commonly used for business purposes.

As per claim 21, *Aleia et al* further discloses wherein the computer executable means further includes a payments module, the payments module providing at least one of payment history and invoice generation relating to the transaction (Col. 13, lines 25-45).

As per claims 23 and 54, *Aleia et al* further disclose providing reports relating to branches, dealers, brokers and other entities involved in various transactions (Col. 12, lines 40-54).

As per claim 33, *Aleia et al* further disclose wherein the transaction information includes pre-determined transaction documents and communications with at least one of the multiple service providers includes transmission of the documents (Col. 6 line 66-Col. 7 line 5 and Col. 13, lines 35-48).

Art Unit: 2161

As per claim 64, *Aleia et al* discloses a transaction processing system comprising a general purpose computer including a memory, CPU and an input/output device (Col. 6, lines 11-23), a data repository coupled to the computer (Col. 6, lines 24-39 and Col. 7, lines 41-51), wherein the memory of the computer includes computer executable means (Col. 7, lines 6-17) to receive transaction information for a transaction and store the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52), indicate a default condition for the transaction (Col. 7, lines 45-51 and Col. 10, lines 3-12), initiate a recovery process for the transaction involving services by be provided by multiple service providers (Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3), receive reporting information from the multiple service providers electronically over a network (Col. 7, lines 18-31; Col. 12, lines 40-55) and providing predetermined business reports generated as a function of the transaction information stored in the data repository (Col. 12, lines 40-54) and providing automated coordination of the recovery process using transaction information stored in the central repository. Furthermore, *Aleia et al* discloses tailoring and directing the specific actions to be taken by external resources, through the seamless electronic link which provides a dynamic response between internal and external resources though electronic communication and data transfer (Col. 7, lines 22-28) and the capability to import data from off-site locations to the present system database in a cut and paste environment (Col. 12, lines 47-52 and Col. 13, lines 34-35). Although *Aleia et al* does not specifically state that the external resource is updating the information in the central repository, the Examiner takes Official Notice that it is old and well known in the art that various methods could be used to import data to a central database from a remote location and it would have been obvious to one of ordinary skill in the art to allow an individual at a remote location to access the central database for the purpose of updating the information. The motivation for allowing an individual at a remote location to access and update the information in a local repository is provided by *Aleia* by indicating the present inventions usefulness is optimizing the actions of vendors, collection agencies and counsel through the seamless electronic link between internal and external resources through electronic communication and data transfer.

Art Unit: 2161

14. Claims 3-8, 10, 12, 16-20, 24-26, 28-32, 34, 41, 43-52, 56, 58, 60 and 62-63 are rejected under 35 U.S.C. 103(a) as being unpatentable over *Aleia et al*, U.S. Patent No. 5,991,733 in view of Ocwen Financial Corporation, "Ocwen Financial Corporation Forms Technology Subsidiary to Provide Software to Mortgage and Real Estate Industries" [hereinafter referred to as *Ocwen*].

As per claim 7 and 8, *Aleia et al* discloses wherein the recovery process includes a recovery of insurance premiums on behalf of an insurance company (Col. 2, lines 34-58 and Col. 4, lines 33-37). *Aleia et al*, however, fails to specifically disclose wherein the recovery process includes recovery of a property unit including personal property and real property on behalf of a lending party or insurer. *Ocwen* discloses an electronic workflow management system that enables electronic communications with service providers to facilitate real estate transactions including loan origination, loan servicing, construction loan servicing, default management, REO management and products that will enable workflow management and access to all of the ancillary services necessary to close a real estate transaction or loan or foreclose on a loan saving the user time and money. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify *Aleia et al* to include the recovery of not only receivables such as insurance accounts or other types of receivables such as mortgage and construction loans, but also include the foreclosure, default management and recovery of a property unit or personal property in view of the teachings of *Ocwen*. One would have been motivated to integrate these functions for the purpose of providing new and more flexible and efficient approaches to electronic workflow management by allowing service provider professionals electronic access to all of the ancillary services necessary to collect a receivable, close a real estate transaction or loan or foreclose on a loan or property as taught by *Ocwen*.

As per claim 10, *Aleia et al* further discloses wherein the lending party indicates the default condition and initiates the recovery process (Col. 3, line 67-Col. 4 line 3; Col. 4, lines 5-10; Col. 7, lines 18-31 and 41-52 and Col. 12, lines 41-46).

Art Unit: 2161

As per claims 3, 28-32, 56, 58 and 62-63, *Aleia et al* fail to specifically disclose wherein the transaction is associated with a property unit, the transaction information includes information regarding the property unit and the recovery process includes one or more actions specific to the property unit. *Ocwen* discloses an electronic workflow management system that enables electronic communications with service providers to facilitate real estate transactions including loan origination, loan servicing, construction loan servicing, default management, REO management and products that will enable workflow management and access to all of the ancillary services necessary to close a real estate transaction or loan or foreclose on a loan saving the user time and money. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify *Aleia et al* to include transactions associated with property units as well as receivables such as insurance accounts or other types of receivables such as mortgage and construction loans in view of the teachings of *Ocwen*. One would have been motivated to integrate these functions for the purpose of providing new and more flexible and efficient approaches to electronic workflow management by allowing service provider professionals electronic access to all of the ancillary services necessary to collect a receivable, close a real estate transaction or loan or foreclose on a loan or property as taught by *Ocwen*.

As per claim 12, *Aleia et al* further discloses the method comprising the steps of receiving an inquiry for a status of an account and processing the inquiry using the transaction information stored in the central repository (Col. 12, lines 41-46 and Col. 13, lines 25-27). Although *Aleia et al* discloses that the inquiry is for the status of an account, *Aleia et al* fails to specifically disclose that the inquiry is for the status of a property unit. *Aleia et al* discloses that the invention is pertains to insurance receivable accounts, however, *Aleia et al* also teaches that the method is applicable to other types of receivables as well (Col. 4, lines 33-37). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of *Aleia et al* and provide for an inquiry capability to inquire about the status of a property unit instead of an insurance account in view of the Examiners discussion above.

Art Unit: 2161

As per claims 16 and 43, *Aleia et al* further discloses wherein the computer executable means includes an application/customer profile information input module, wherein the transaction information can be received by the application/customer profile input module and stored in the data repository (Col. 7, lines 45-51 and Figure 1F) and a recovery module, wherein information relating to a recovery of an account is retrieved from the data repository and written to the data repository (Col. 12 line 61-Col. 13 line 47). *Aleia et al*, however, fails to specifically disclose that the recovery information concerns a property unit. Although *Aleia et al* discloses that the invention is pertains to insurance receivable accounts, *Aleia et al* also teaches that the method is applicable to other types of receivables as well (Col. 4, lines 33-37). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of *Aleia et al* and provide for information concerning recovery of a property unit instead of an insurance account in view of the suggestion by *Aleia et al* that other types of receivables are applicable to the invention. *Aleia et al*, however, fails to disclose wherein the transaction is associated with a property unit, the transaction information includes information regarding the property unit and the recovery process includes one or more actions specific to the property unit, however, this would have been obvious in view of Ocwen and Examiners previous discussion.

As per claim 17, *Aleia et al* further discloses wherein the recovery module is operable to communicate via a data communication network pre-determined portions of the transaction information to computer systems operated by the service providers (Col. 13, lines 25-47 and Col. 19, lines 1-9 and 25-27).

As per claim 18, *Aleia et al* further discloses wherein the computer executable means further includes a search module, wherein the search module provides communication links to conduct a search of a database and stores the results in the repository (Col. 3, lines 15-20; Col. 6, lines 57-62; Col. 7, lines 40-55).

As per claims 19 and 44-45, *Aleia et al* further disclose a registration module which communicates information regarding the transaction to a public authority (Col. 6, lines 57-65).

Art Unit: 2161

As per claims 20 and 46, *Aleia et al* further discloses wherein the computer executable means further includes a documents module which retrieves and generates copies of documents related to the transaction from the repository (Col. 6 line 67-Col. 7 line 5 and Col. 12, lines 41-51).

As per claims 47 and 48, *Aleia et al* fail to disclose an appraisal module for processing appraisal information relating to the property unit and recording the appraisal information as part of the transaction information; and an inventory sales module. *Ocwen* discloses that the system includes a workstation for processing appraisal information and REO management. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify *Aleia et al* to include transactions such as appraisal information associated with property units as well as receivables such as insurance accounts or other types of receivables such as mortgage and construction loans in view of the teachings of *Ocwen*. One would have been motivated to integrate these functions for the purpose of providing new and more flexible and efficient approaches to electronic workflow management by allowing service provider professionals electronic access to all of the ancillary services necessary to collect a receivable, close a real estate transaction or loan or foreclose on a loan or property as taught by *Ocwen*.

As per claim 49, *Aleia et al* further discloses wherein the transaction information includes customer information about a customer associated with the transaction (Figure 1F).

As per claims 50-52, *Aleia et al* fail to disclose wherein the customer information includes information regarding outstanding writs or seizure or an adjudication extract module for extracting information from the repository relevant to a financial institution that is considering entering into a transaction. *Ocwen* discloses an electronic workflow management system that enables electronic communications with service providers to facilitate real estate transactions including loan origination, loan servicing, construction loan servicing, default management, REO management and products that will enable workflow management and access to all of the ancillary services necessary to close a real estate transaction or loan or foreclose on a loan saving the user time and money. These functions would typically include information regarding writs of seizure for a customer and information concerning financial

Art Unit: 2161

institutions considering entering into a transaction. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify *Aleia et al* to include these types of transactions associated with property units as well as receivables such as insurance accounts or other types of receivables such as mortgage and construction loans in view of the teachings of *Ocwen*. One would have been motivated to integrate these functions for the purpose of providing new and more flexible and efficient approaches to electronic workflow management by allowing service provider professionals electronic access to all of the ancillary services necessary to collect a receivable, close a real estate transaction or loan or foreclose on a loan or property as taught by *Ocwen*.

As per claims 4-6 and 24-26, *Aleia et al* discloses a method for transaction processing comprising the steps of receiving transaction information for a transaction and storing the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52), indicating a default condition for the transaction (Col. 7, lines 45-51 and Col. 10, lines 3-12), initiating a recovery process for the transaction (Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3) and providing automated coordination of the recovery process using transaction information stored in the central repository. *Aleia et al* fail to disclose that the transaction information is related to a property unit and generating a security interest document. *Ocwen* discloses an electronic workflow management system that enables electronic communications with multiple service providers to facilitate real estate transactions including loan origination, loan servicing, construction loan servicing, default management, REO management and products that will enable workflow management and access to all of the ancillary services necessary to close a real estate transaction or loan or foreclose on a loan which would typically include generating security interest documents and processing the security interest documents.. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify *Aleia et al* to include transactions associated with property units as well as receivables such as insurance accounts or other types of receivables such as mortgage and construction loans in view of the teachings of *Ocwen* and to generate and process security interest documents since this is a typical function when processing mortgage loans. One would have been motivated to integrate these functions for the purpose of providing new and more

Art Unit: 2161

flexible and efficient approaches to electronic workflow management by allowing service provider professionals electronic access to all of the ancillary services necessary to collect a receivable, close a real estate transaction or loan or foreclose on a loan or property as taught by Ocwen.

As per claim 34, *Aleia et al* further disclose wherein the transaction information includes pre-determined transaction documents and communications with at least one of the multiple service providers includes transmission of the documents (Col. 6 line 66-Col. 7 line 5 and Col. 13, lines 35-48).

As per claim 41, *Aleia et al* further disclose conducting a search of a database and storing the results in the data repository (Col. 7, lines 40-55).

As per claim 60, *Aleia et al* discloses a transaction processing system comprising a general purpose computer including a memory, CPU and an input/output device (Col. 6, lines 11-23), a data repository coupled to the computer (Col. 6, lines 24-39 and Col. 7, lines 41-51), wherein the memory of the computer includes computer executable means (Col. 7, lines 6-17) to receive transaction information for a host of financial transactions each of which entails obligations and store the transaction information in a central repository (Col. 6, lines 33-39 and Col. 7, lines 41-52) and communicate, upon occurrence of a default for a specific transaction, all information contained in the repository related to the transaction and is relevant to the default and the services to be provided by the service provider (Col. 6 line 57-Col. 7 line 5; Col. 7, lines 18-31; Col. 9, line 33-Col. 10, line 3). *Aleia et al*, however, fail to disclose that the transactions are associated with a property unit. Ocwen discloses an electronic workflow management system that enables electronic communications with service providers to facilitate real estate transactions including loan origination, loan servicing, construction loan servicing, default management, REO management and products that will enable workflow management and access to all of the ancillary services necessary to close a real estate transaction or loan or foreclose on a loan saving the user time and money. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify *Aleia et al* to include transactions associated with property units as well as receivables such as insurance accounts or other types of receivables such as mortgage and construction loans in

Art Unit: 2161

view of the teachings of *Ocwen*. One would have been motivated to integrate these functions for the purpose of providing new and more flexible and efficient approaches to electronic workflow management by allowing service provider professionals electronic access to all of the ancillary services necessary to collect a receivable, close a real estate transaction or loan or foreclose on a loan or property as taught by *Ocwen*.

15. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over *Aleia et al*, U.S. Patent No. 5,991,733 in view of *Taricani, Jr.*, U.S. Patent No. 6,016,479.

As per claim 2, *Aleia et al* discloses wherein the central repository is a database, however, does not specifically disclose that the repository is a relational database. *Taricani, Jr.* discloses a computer based system and computer program product and method for recovering tax revenue and teaches a central repository in the form of a relational database (Col. 4, line 47-Col. 5 line 28 and Col. 6, lines 20-25 and Figure 1). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of *Aleia et al* and utilize a relational database in view of the teachings of *Taricani, Jr.* since relational databases are commonly used in business methods and systems.

16. Claim 22 is rejected under 35 U.S.C. 103(a) as being unpatentable over *Aleia et al*, U.S. Patent No. 5,991,733 in view of *Peterson et al*, U.S. Patent No. 5,903,873.

As per claim 22, *Aleia et al* fails to disclose wherein each of the service providers is assigned a pre-determined database access status and the computer executable means further includes an access control module which controls access by the multiple service providers to the data repository. *Peterson et al* discloses a system for registering insurance transactions and communicating the insurance transactions to a home office computer for storage in a data repository and teaches an access control procedure to restrict access to the system to authorized users only (Col. 13, lines 11-34). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the system of *Aleia et al* and incorporate an access control procedure such as that taught by *Peterson et al* for

Art Unit: 2161

restricting access to authorized personnel. It is well known that access control procedures are commonly used in computerized systems for the sole purpose of restricting access.

17. Claims 35-40 and 53 is rejected under 35 U.S.C. 103(a) as being unpatentable over *Aleia et al*, U.S. Patent No. 5,991,733 and Ocwen Financial Corporation, "Ocwen Financial Corporation Forms Technology Subsidiary to Provide Software to Mortgage and Real Estate Industries" as applied to claim 34 above, and further in view of *Peterson et al*, U.S. Patent No. 5,903,873.

As per claims 35 and 53, *Aleia et al* fails to disclose wherein each of the service providers is assigned a pre-determined database access status and access by each of the service providers is controlled according to the access status. *Peterson et al* discloses a system for registering insurance transactions and communicating the insurance transactions to a home office computer for storage in a data repository and teaches an access control procedure to restrict access to the system to authorized users only (Col. 13, lines 11-34). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the system of *Aleia et al* and *Ocwen* and incorporate an access control procedure such as that taught by *Peterson et al* for restricting access to authorized personnel. It is well known that access control procedures are commonly used in computerized systems for the sole purpose of restricting access.

As per claim 36, *Aleia et al* further disclose wherein the communications between the central repository and the service providers is real-time (Col. 6, lines 57-65).

As per claim 37, *Aleia et al* further disclose wherein communications between the repository and the service providers are via a publicly accessible computer network (Col. 6, lines 57-65).

As per claim 38, *Aleia et al* further disclose wherein communications are performed sequentially whereby relevant information from one service provider is communicated through the repository to another service provider (Col. 3 line 64-Col. 4 line 24; Col. 7, lines 18-27).

As per claims 39-40, *Aleia et al* further disclose communicating instructions to the service providers which incorporate deadlines for the completion of services to be provided, automatically monitoring the status of the service, and providing queue management whereby further action in the

Art Unit: 2161

recovery process is taken in response to the status of the services (Col. 3 line 64-Col. 4 line 24; Col. 5, lines 18-30; Col. 9 line 33-Col. 10 line 40).

Conclusion

18. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- Highbloom discloses a system for monitoring the status of individual items of personal property which serve as collateral for securing financing and teaches a method of recording liens
- Norris discloses a method and apparatus for automatic processing of a loan application and includes a application/customer profile module allowing the applicant to enter information that is stored in a database
- McCauley et al discloses a method and system for processing real estate loans based on loan data including personal data relating to a borrower, financial information relating to the borrower's financial position, and loan conditions.
- Ocwen Financial Corporation, "Ocwen Financial Corporation Forms Technology Subsidiary to Provide Software to Mortgage and Real Estate Industries", discloses an advanced mortgage loan servicing, resolution and origination technology available to third parties through software licenses. The software product includes proprietary loss mitigation and loan default management software systems. The system gives real estate and mortgage servicing professionals electronic access to all of the ancillary services necessary to close a real estate transaction or loan or foreclose on a mortgage loan, saving the user time and money.

Art Unit: 2161

19. Any inquiry concerning this communication or earlier communications from the examiner should be directed to John Hayes whose telephone number is (703)306-5447. The examiner can normally be reached Monday through Friday from 5:30 to 3:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jim Trammell, can be reached on (703) 305-9768.

The Fax phone number for the **UNOFFICIAL FAX** for the organization where this application or proceeding is assigned is (703) 305-0040 (for informal or draft communications, please label "PROPOSED" or "DRAFT").

The Fax phone number for the **OFFICIAL FAX** for the organization where this application or proceeding is assigned is (703) 308-9051 or 9052 (for formal communications intended for entry).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

Jwh

03 November 2000


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